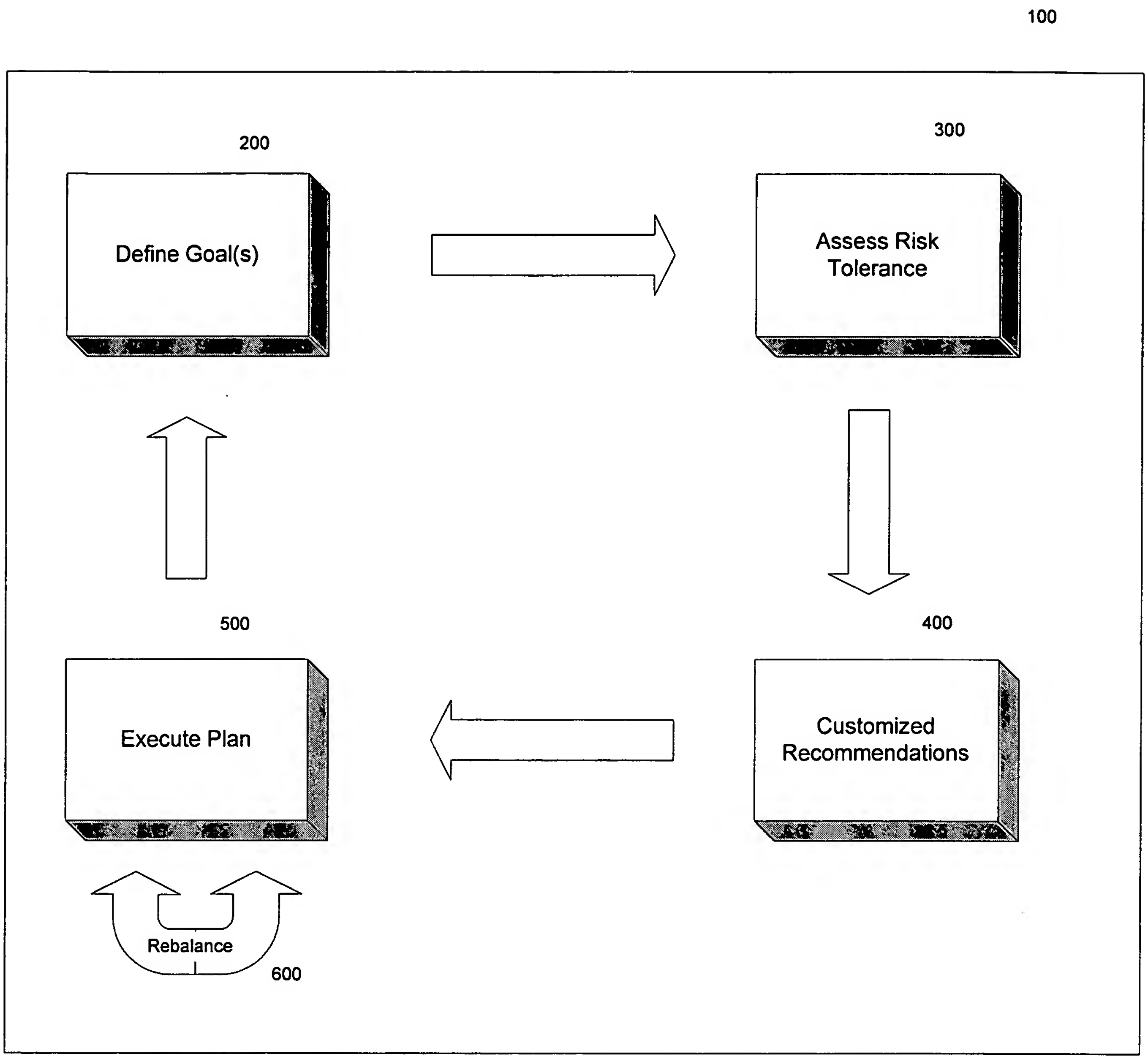
Fig. 1


100
200
Define Goal(s)
300
Assess Risk Tolerance
400
Customized Recommendations
500
Execute Plan
Rebalance
600

2

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What is your investment goal?

Different financial goals require different investing strategies. Once you define your investment goal, we can suggest a portfolio designed to help you reach it.

To get started, we need you to tell us about your goal, your risk tolerance, and when you'll need your investment dollars. As you answer the questions, look for the ? icon to get more information about our reasons for asking them.

Select your goal ~ 210

- Retirement
- Education
- Wealth accumulation
- Other (please specify) [ ]
  i.e., second home

Give your goal a name (optional)

This goal is for [ ] ~ 201
i.e., Emma's college, second home, new boat

Continue >

Fig. 2

Fig. 3

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Holding Corporation

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Help Close Window

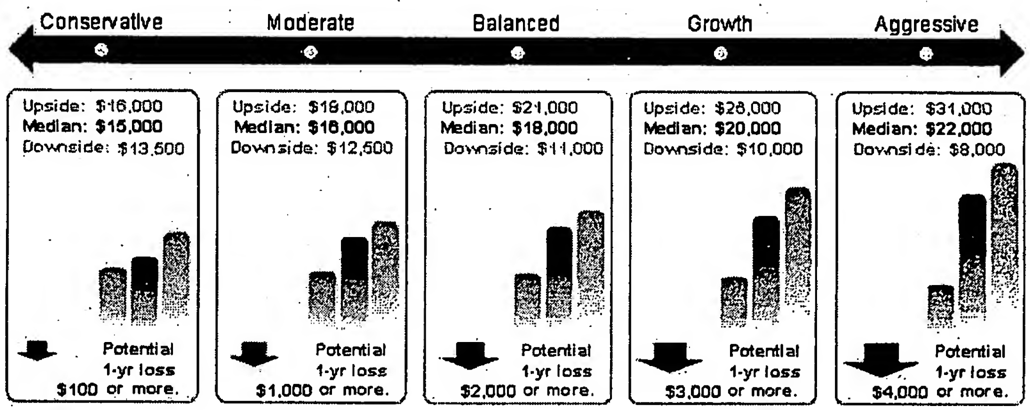
Amerivest : Assess Risk Tolerance

Step 2 of 4

800-xxx-xxxx

How you assess your tolerance for risk will affect the performance of your investments over time. Investing in riskier investments generally results in a higher investment return over the long term, but riskier investments also tend to fluctuate more in value over the short term. For example, assume you make a $10,000 investment that you plan to hold for 10 years, without making any additional savings contributions.

Taking into account the potential value of the investment after 10 years, as well as the potential short term losses on the investment, choose which of the following risk profiles best describes your tolerance for risk:



301

The examples above are designed solely to help you assess your tolerance for risk.
Stated returns are for illustrative purposes only and are not a projection or prediction of results.

Need Help?
For help identifying your tolerance for risk, click below for a quick risk survey.

Risk Tolerance Questions 302

Back Next

Email support@amerivestbypfn.com for help or to provide feedback

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What is your risk tolerance?

Knowing how much long-term risk you're comfortable with is an important part of developing an investment plan. It determines what kind of investing strategy best suits your needs.

This brief quiz consists of **6** questions that will determine the level of investment risk you should accept. Please answer them by selecting the button that most closely reflects your position.

Risk tolerance question 1 of 6

1. Which concerns you more: day-to-day fluctuations in the value of your investments, or the possibility that your investments may not grow enough to meet your long-term goals?

I'm more worried about day-to-day fluctuations. ○ ○ ○ ○ ○ **I'm more concerned about long-term results.**

Continue >

Fig. 4A

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Risk tolerance question 2 of 6

2. You need to reach your financial goal in 10 years, and you've just invested a portion of your assets specifically toward achieving it. In the first year, these assets lose 1/3 of their total value, but evidence suggests that the portfolio should more than double over 10 years—enough to meet your goal. **How would you react?**

I don't think I could stand it; I'd switch to more conservative investments.	○	○	○	○	○	**It doesn't bother me; I'd stick with my plan.**

‹ Previous

Continue ›

Fig. 4B

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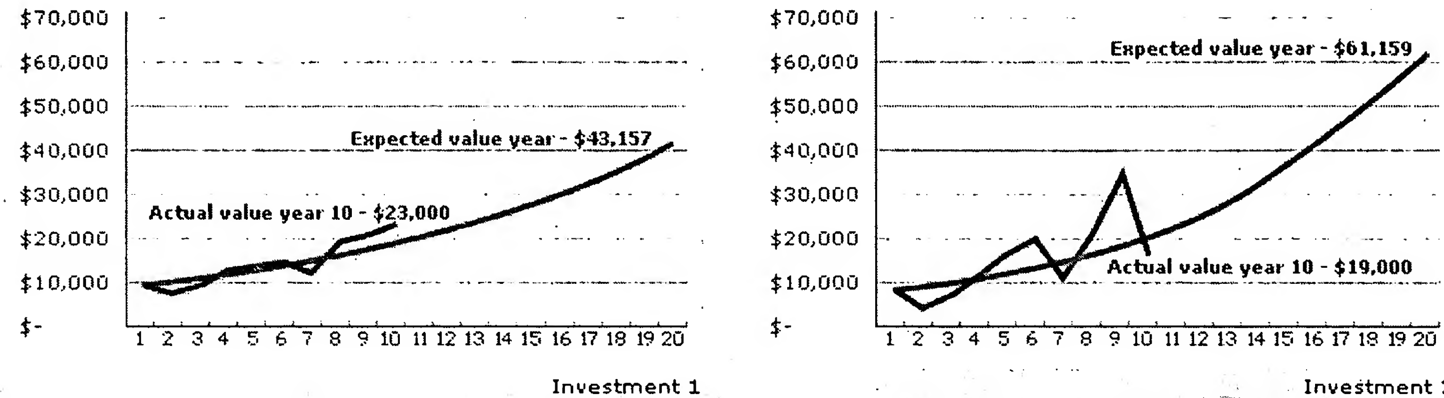
AMERITRADE

Risk tolerance question 3 of 6

3. The charts below represent the expected valueof two simulated investments over 20 years and the actual value at the end of the first 10 years. Over 20 years, Investment 1 is expected to return about 8% per year and Investment 2 is expected to earn about 10% per year. **Which would you prefer?**



I prefer Investment 1. ○ ○ ○ ○ ○ **I prefer Investment 2.**

‹ Previous | Continue ›

Fig. 4C

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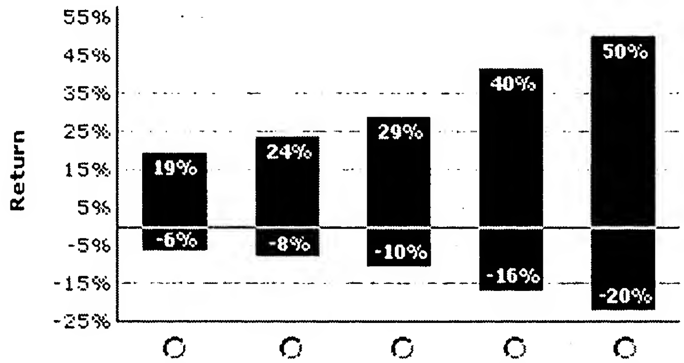
Risk tolerance question 4 of 6

4. You are considering 5 different investments, **all** of which are expected to satisfy your goal. The chart below lists the expected range of return for each over any single one-year period. **Which investment would you prefer?**



Select one of the above investments

‹ Previous

Continue ›

Fig. 4D

7

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Risk tolerance question 5 of 6

5. Choose the statement that best reflects your thoughts on achieving this financial goal.

I'm interested in stable growth in the value of my portfolio, even if it means achieving lower results in the long run.	○	○	○	○	○	**I'm interested in achieving the maximum growth possible in my portfolio, even if it means accepting significant short-term losses.**

‹ Previous Continue ›

Fig. 4E

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Risk tolerance question 5 of 6

5. Choose the statement that best reflects yo

I'm interested in stable growth in the value of my portfolio, even if it means achieving lower results in the long run.

sted in achieving the growth possible in my even if it means accepting short-term losses.

Amerivest help

More aggressive investing may result in short-term volatility, which sometimes means significant dollar losses. But over the long run, you may end up with more than you need to satisfy your goal. If you don't like to lose money, select investments that have lower returns but offer more stable growth.

ious

Continue >

Fig. 4F

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Risk tolerance question 6 of 6

6. How much experience do you have investing in the stock and bond markets?

I have little or no experience. ○ ○ ○ ○ ○ **I am very experienced.**

Previous Evaluate Risk

Fig. 4G

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Your risk tolerance is: Moderate

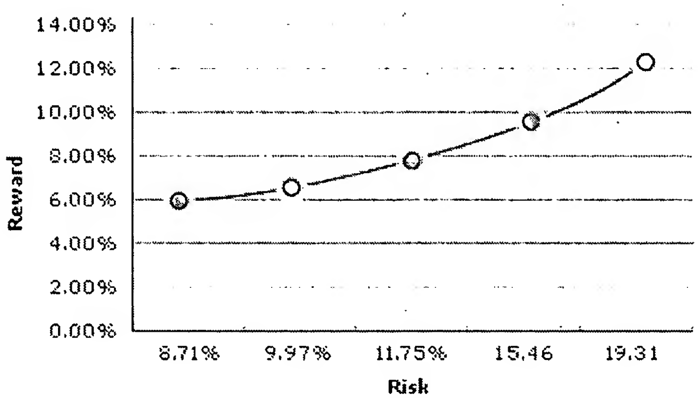
Choose another risk tolerance level:

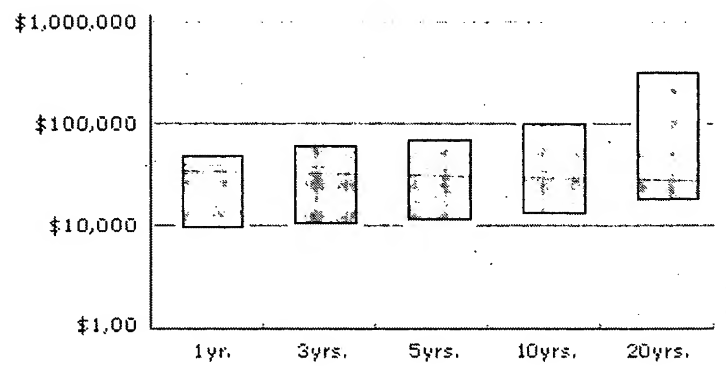
Select ...

A **moderate** risk tolerance means:

- Rationale/factual answer 1
- Rationale/factual answer 2
- Rationale/factual answer 3

To change your answers and see new results, retake the quiz.





Continue

Fig. 4H

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How will you allocate funds?

The right approach to asset allocation helps to offset market volatility.

By dividing your investment among various broad asset classes, you can benefit from the overall performance of the market while keeping risk within the parameters you've defined.

°Required information

When do you expect to retire?

Select a year ~202

How old will you be when you retire in [yr]?

years ~203

How much money will you need in today's dollars? ~204

$ per month Anticipated annual rate of inflation

i.e., 20,000

Calculate Investment

Fig. 5

11

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You will need to invest $XXX,XXX to meet your goal.

Now that we've identified how much you'll need, it's time to create an investing strategy that will align your investments with your goal.

Select the funding strategy you prefer below. You can choose to fully fund your investment right now, set up regular contributions toward your goal, or revise your parameters. Then Amerivest will create a customized portfolio for you—one that you can manage and rebalance with ease.

Select a funding method

601 ○ **Invest [$XXX,XXX.XX] now.**

602 ○ **Start with less and contribute over time.**

How much do you want to invest now?

$ [ ]

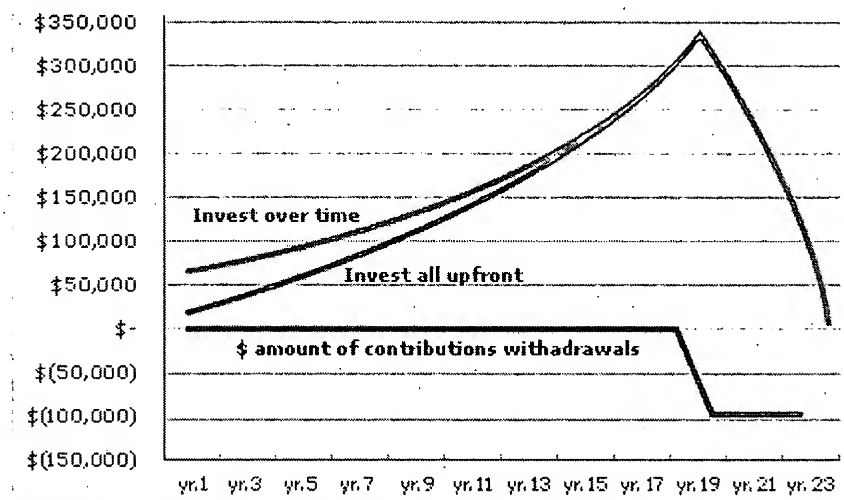
This mean you should contribute:

[$XXX,XXX.XX] per [Month ▾]

603 ○ **Choose another option.**

[Increase your timeframe ▾]

605



See Investing Strategy

Fig. 6

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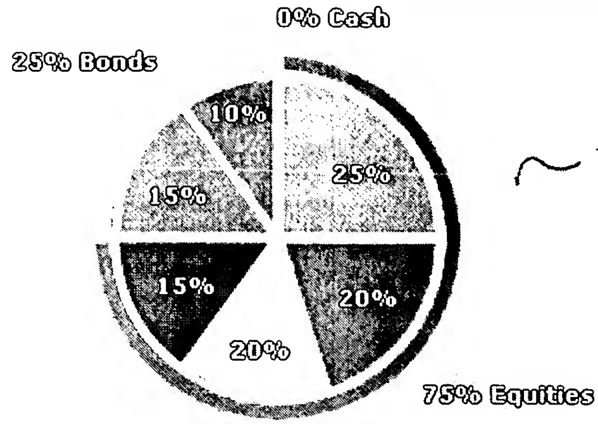
Recommended asset allocation for [goal name]



~701

Asset allocation details: 702

Based on your goal, risk tolerance, and timeframe, we recommend that your initial investment of [$XXX] be distributed as shown. Feel free to edit the target figures and recalculate. Why is this allocation right for you?

Asset Class	Security	Symbol	Description	Target %	Target $
Stock	Domestic large	MMMM	IVV iShares S&P 500 Index	25	16,250
	Domestic mid.	MMMM	IWR iShares Russell Midcap Index	20	13,000
	Domestic small	MMMM	IWM iShares Russell 2000 (Small cap) Index	15	9,750
	Int'l developed	MMMM	EFA iShares Europe, Australasia, Far East Index	15	9,750
Fixed income	Short term tres.	MMMM	SHY iShares Lehman 1-3 (Short term) Gov't Index	15	9,750
	High qual. corp.	MMMM	LQD iShares Corporate Bond Index	10	6,500
Cash	Cash	MMMM	Amerivest Preferred Money Market	0	0
			Total:	100%	$48766

Cancel Open Account

Fig. 7

AMERITRADE

Believe in yourself℠

my Goal | my Account | Account Services | Help? | Logout

edit goal 12

- Edit my Info
- Invest
- Withdraw
- Rebalance
- Performance
- Edit Goal

Amerivest® Patent Pending

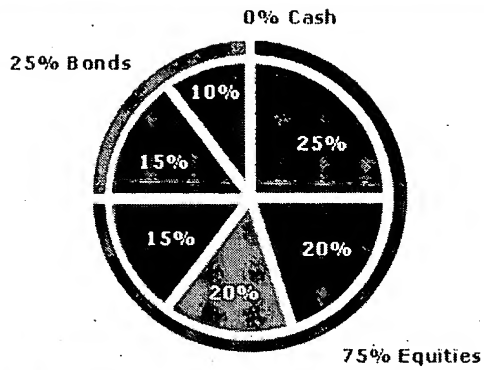
Help

Edit Goal

Would you like to invest now?

Lorem ipsum dolor sit amet, consectetuer adipiscing elit. Quisque ultrices vestibulum metus. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Praesent placerat. Donec tempus urna nec orci. Maecenas lectus justo, commodo ac, aliquam a, consectetuer sed, pede. Suspendisse diam metus, tempus id, aliquam eget, aliquam vel, velit. Nulla libero velit, facilisis nec, elementum at, hendrerit nec, purus.

Review your asset allocation



Stock	Domestic large
	Domestic mid.
	Domestic small
	Int'l developed
Fixed income	Short term tres.
	High qual. corp.
Cash	Cash

We recommend that you purchase these securities

Action	Symbol	Description	Last	Shares	Price
[buy]	MMMM	IVV iShares S&P 500 Index	00.00	2500	00,000.00
[buy]	MMMM	IWR iShares Russell Midcap Index	00.00	200	00,000.00
[sweep]	MMMM	IWM iShares Russell 2000 Index			00,000.00

Note: Due to security price fluctuation and rounding transactions to nearest share initial investment amounts for all asset classes, including cash, may vary slightly from target dollar. **Total: $00,000.00**

Cancel 802 Place Order 801

Fig. 8

Fig 9

AmeritradePlus℠

Switch Accounts | Go

My GOALS | My PORTFOLIO | My PLAN | My PERFORMANCE | My INBOX | My CLIENT SERVICES | Return to Plus site

My Goals

Return to "Execute Your Plan"

4

4. Execute Your Plan - Analyze Tax Consequences

Sell Recommendations

	Shares	Realized Gain/(Losses)	Short-Term Gain	Subject to Wash Sales?
☐ AOL	300	($6,312.45)	N/A	No
☐ VFINX	136	Click Here to Add Basis	N/A	N/A
☐ XLV	2100	$2,112.61 ⊞ Click to see Individual Lots	No	No
☐ CSCO	3100	$46,112.00 ⊞ Click to see Individual Lots	In Part	No
		$XX,XXX		

Buy Recommendations

You are not buying any funds that are subject to wash sales rules !!

Save & Continue

Fig. 10

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Help Close Window

Amerivest : Execute Recommendation

800-xxx-xxxx

Step 4 of 4

Make sure that all previously submitted Amerivest orders have closed before placing new orders.

AMERITRADE

Ameritrade Trading Ticket

Verify Your Order

Action	Shares	ETF	Terms	Last Trade	Total
Buy	9	SHY iShares Lehman 1-3 Year Treasury Bond	Market	$55.25	$497.25
Buy	19	SPY SPDRs	Market	$37.29	$708.51
Buy	19	IWM iShares Russell 2000 Index	Market	$102.88	$1,954.72
Buy	9	EFA iShares MSCI EAFE Index Fund	Market	$22.32	$223.20
Buy	10	IYR iShares Dow Jones US Real Estate	Market	$78.92	$710.28
				Net Total	$4,093.96

These transactions will execute in your Ameritrade brokerage account number XXXXXXXX when you click 'Place Order' below.

Do Not Place Orders | Place Orders

1001

Please review **special margin requirements** for certain securities.
Orders for OTCBB securities are subject to the Ameritrade **OTCBB Securities Trading Rules.**

In a fast-moving market, bid and ask prices may change rapidly and may not accurately reflect current conditions. We cannot guarantee prices on market orders. In addition, there is the risk that outages involving your access to the Internet or our own systems may interfere with your ability to access your online account. If you experience difficulties, please contact client services 24 hours a day, 7 days a week (excluding market holidays).

Exit

Email support@amerivestbypfn.com for help or to provide feedback

Fig. 811

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Help Close Window

Amerivest : Order Sent

800-xxx-xxxx

AMERITRADE

Ameritrade Trading Ticket

Order Sent

Action	Shares	ETF	Terms	Order ID	Order Status
Buy	9	SHY iShares Lehman 1-3 Year Treasury Bond	Market	98321348	OK
Buy	19	SPY SPDRs	Market	98321348	OK
Buy	19	IWM iShares Russell 2000 Index	Market	98321348	OK
Buy	9	EFA iShares MSCI EAFE Index Fund	Market	98321348	OK
Buy	10	IYR iShares Dow Jones US Real Estate	Market	98321348	OK

If any order status is not "OK" please call 1-800-xxx-xxxx immediately for assistance.
Please check your trading account for confirmation notices.

Please review **special margin requirements** for certain securities.
Orders for OTCBB securities are subject to the Ameritrade **OTCBB Securities Trading Rules.**

In a fast-moving market, bid and ask prices may change rapidly and may not accurately reflect current conditions. We cannot guarantee prices on market orders. In addition, there is the risk that outages involving your access to the Internet or our own systems may interfere with your ability to access your online account. If you experience difficulties, please contact client services 24 hours a day, 7 days a week (excluding market holidays).

Amerivest Home | Exit

Email support@amerivestbypfn.com for help or to provide feedback

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AMERITRADE

Believe in yourself[SM]

my Goal | my Account | Account Services | Help? | Logout

- Edit my Info

- Invest
- Withdraw
- Rebalance
- Performance
- Edit Goal

1202

edit goal 14

Amerivest® Patent Pending

Mon, 00 00 2004 - XX:XX AM EST
For Assistance Call (888)888-8888

Account Summary

Current Value: [$XXX.XX]

Target Goal: [Goal Name]

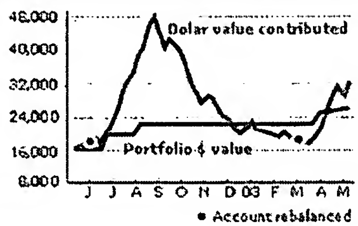
Rebalance Goal: [Date]

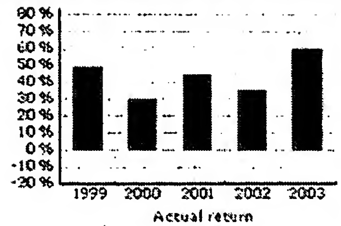
Invest Cash | Withdraw Cash

Performance

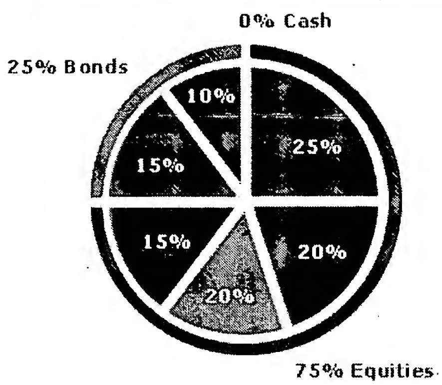
go to: monthly

Click chart to view larger size





Asset Allocation for [Goal Name] Goal



Asset Class		Current %	Current $
Stock	Domestic large	21.91%	$436.64
	Domestic mid.	5.18%	$103.27
	Domestic small	3.70%	$1,452.72
	Int'l developed	2.58%	$95.22
Fixed income	Short term tres.	56.45%	$5,212.12
	High qual. corp.	14.23%	$356.45
Cash	Cash	0%	$0.00
		Total:	$00,000.00

1201

Fig. 12

AMERITRADE Believe in yourself[SM]

my Goal | my Account | Account Services | Help? | Logout

- Edit my Info
- Invest
- Withdraw
- Rebalance
- Performance
- Edit Goal

Amerivest® Patent Pending

Help

edit goal 18

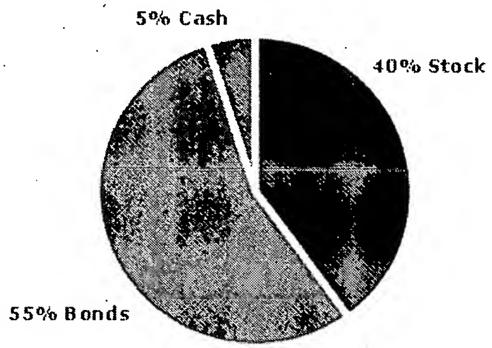
Rebalance

Target allocation

Here's how your current positions are allocated by asset class and how much they've drifted from your target allocation. **Projected total amount: $10,006.73**

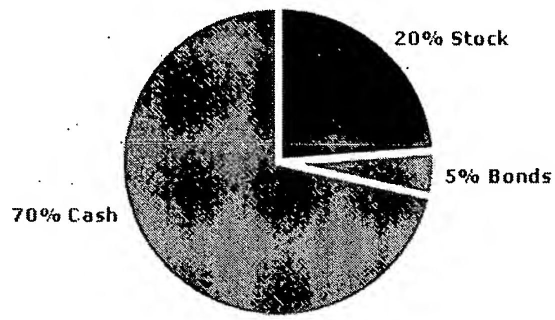
Asset class	Symbol	Description	Target %	Current %	Current $	Drift %
Domestic equity	VTI	Vanguard Total STK MKT Index F	35.77%	21.91%	$436.64	13.86%
Fixed income	AGG	iShares Lehman Aggregate Bd Fd	49.18%	5.18%	$103.27	44.00%
Cash			15.06%	72.90%	$1,452.72	-57.84%

1330



Target allocation

1320



Current allocation

1310

Recommended transactions

To bring your Amerivest portfolio inline with your target asset allocation the following transactions are recommended.

Asset class	Security	Buy/Sell	$ Amount
Domestic equity	VTI	Buy	35.77%
Fixed income	AGG	Buy	49.18%

Note: Your target portfolio, which is the basis for this guidance, is based on input provided, and does not take into account any of your other financialcircumstances. While we believe that the target allocation-guidance provided is a soundap-proach, you are responsible for determine if this approachsuits you.

< Back | View Trading Ticket

1340

Fig. 13

Fig. 14

ITRADE
g Corporation

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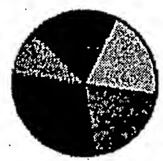
Help Close Window

Amerivest : Monitor

800-xxx-xxxx

Your Target Allocation by Asset Class

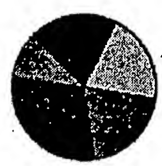
Based on your time horizon and risk balance, this is how you should allocate your investment money in order to balance potential returns with acceptable risk.



Asset Class	Target%	$Amount
Cash	10 %	$1,000
Short-Term Fixed Income	30 %	$3,000
Domestic Sm/Med Cap	20 %	$2,000
Domestic Large Cap	20 %	$2,000
International	20 %	$2,000

Your Current Allocation by Asset Class

Here's how your current Amerivest positions are allocated by asset class and how much they've drifted from your target allocation.



Asset Class	Target%	Current$	Current%	%Drift	$Drift
Cash	10 %	$700	7%	↓3 %	- 300
Short-Term Fixed Income	30 %	$2,900	29%	↓1 %	- 100
Domestic Sm/Med Cap	20 %	$2,100	21%	↑1 %	+ 100
Domestic Large Cap	20 %	$1,500	15%	↓5 %	- 500
International	20 %	$2,800	28%	↑8 %	+ 800

Total of Current Positions: **$10,000**

Alert: It's time to rebalance your Amerivest Investment.

Back Rebalance

1401

Email support@amerivestbypfn.com for help or to provide feedback

Fig. 15

AMERITRADE Holding Corporation

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Help | Close Window

Amerivest : **Rebalance**

800-xxx-xxxx

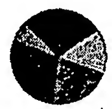
Amerivest Alerts

Now we'll show you how your target allocation should be implemented using Exchange Traded Funds.

Your Current Amerivest Allocation by Asset Class

Here's how your current Amerivest positions are allocated by asset class and how much they've drifted from your target allocation.

Total of Current Positions: **$10,000**



Asset Class	Current$	Current%
Cash	$700	7%
Short-Term Fixed Income	$2,900	29%
Domestic Sm/Med Cap	$2,100	21%
Domestic Large Cap	$1,500	15%
International	$2,800	28%

Add or Remove Money

You can adjust your current investment in Amerivest by adding or removing money. Input the amount, select between add money / remove money, and then click re-calculate to see the impact on your investment guidance.

Currently, the projected buying power in your Ameritrade account is $__________.

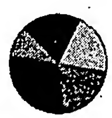
- Add Money
- Remove Money

Recalculate | Save & Close

Since your last re-balance, you expected to save $XXXX to add to your Amerivest investment.

Need more time? Save your work and return later.

Your Target Allocation by Asset Class



Asset Class	Target%	Current$	Current%	%Drift	$Drift
Cash	10%	$700	7%	↓3%	-300
Short-Term Fixed Income	30%	$2,900	29%	↓1%	-100
Domestic Sm/Med Cap	20%	$2,100	21%	↑1%	+100
Domestic Large Cap	20%	$1,500	15%	↓5%	-500
International	20%	$2,800	28%	↑8%	+800

Recommended Transactions

The following transactions will bring your Amerivest portfolio into proper balance.

Asset Class	Exchange Traded Fund (ETF)	Buy/Sell	$Amount
Short-Term Fixed Income	SHY iShares Lehman 1-3 yr Treasury Bond	Buy	$100
Domestic Sm/Med Cap	SPY SPDRs	Sell	$100
Domestic Large Cap	IWM iShares Russell 2000 Index	Buy	$500
International	IYR iShares Dow Jones US Real Estate	Sell	$800

By clicking on the Place Order button below you are submitting your order to Ameritrade, Inc., member NASD/SIPC.

Alert: It has been 6 months since your last Rebalance.
Maximum asset class drift is not greater than 2% or $200.

Place Orders

Email support@amerivestbypfn.com for help or to provide feedback

Fig. 16

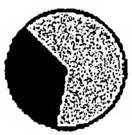
AmeritradePlus™

Switch Accounts | Go

My GOALS | My PORTFOLIO | My PLAN | My PERFORMANCE | My INBOX | My CLIENT SERVICES | Return to Plus site

My Portfolio

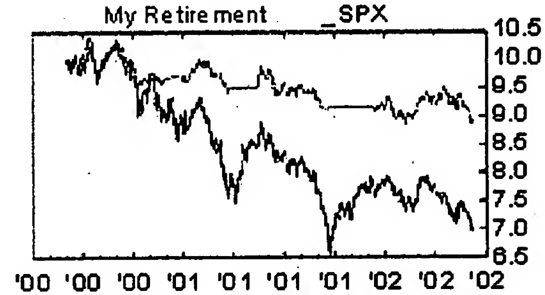
Total Asset Value	$54,321.54	
Last Rebalance	5-12-2002	
Portfolio Target Efficiency	94%	Good



- 65% Domestic Stock
- 10% International Stock
- 12% Fixed Income
- 13% Cash

Manage My Portfolio

My Performance



Review My Performance

My Goals

⊟ Funded Goals

Carly's Education

Retirement - 2009

⊞ Watch Goals 2 Total

Create New Goal

My Account Executive

James Smith

Extension 6972

Email My AE

Schedule An Appointment

Chat With Support Team

Fig 17

AmeritradePlus™

Switch Accounts Go

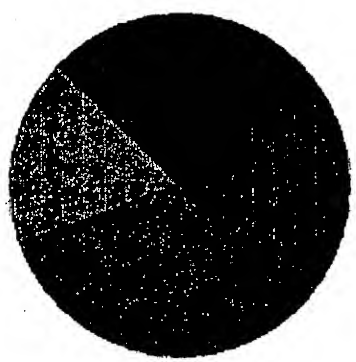
My GOALS | My PORTFOLIO | My PLAN | My PERFORMANCE | My INBOX | My CLIENT SERVICES | Return to Plus site

My Portfolio

My Goals	Large Cap	Small Cap	Cash Equiv	S.T.F.I.	Int'l	
1. Retirement	$40,000	$10,000	$80,000	$50,000	$30,000	$210,000
2. Jamie's College	$60,000	$5,000	$10,000	$20,000	$15,000	$110,000
	$100,000	$15,000	$90,000	$70,000	$45,000	

Your Portfolio is 12.2% out of balance.

Current Asset Allocation



Review Holdings

View Recommendations

View Performance

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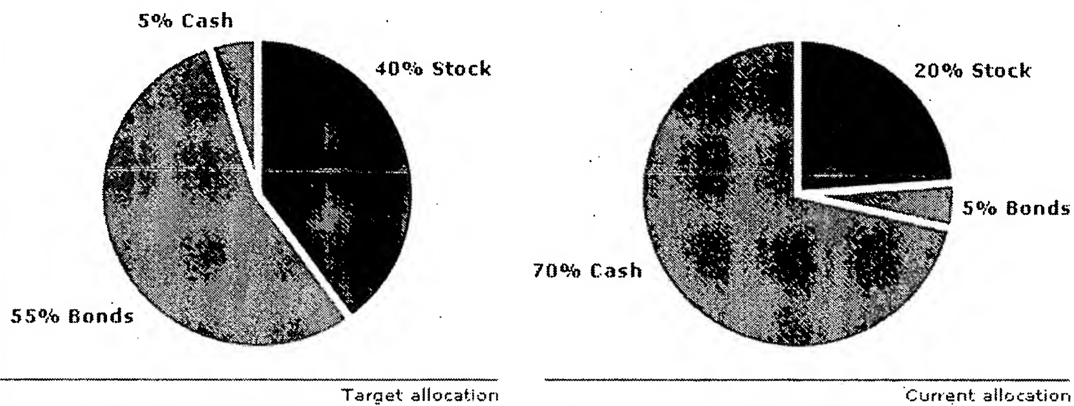
Invest Cash

Target allocation

Here's how your current positions are allocated by asset class and how much they've drifted from your target allocation. **Projected total amount: $1,992.63**

Asset class	Symbol	Description	Target %	Current %	Current $	Drift %
Domestic equity	VTI	Vanguard Total STK MKT Index F	35.77%	21.91%	$436.64	13.86%
Fixed income	AGG	iShares Lehman Aggregate Bd Fd	49.18%	5.18%	$103.27	44.00%
Cash			15.06%	72.90%	$1,452.72	-57.84%



Recommended transactions

You are increasing your account value by more than 50%. Amerivest will perform a rebalance while investing the available cash. The following transactions are recommended.

Asset class	Security	Buy/Sell	$Amount
Domestic equity	VTI	Buy	35.77%
Fixed income	AGG	Buy	49.18%

Note: Your target portfolio, which is the basis for this guidance, is based on input provided, and does not take into account any of your other financialcircumstances. While we believe that the target allocation-guidance provided is a soundapproach, you are responsible for determine if this approachsuits you.

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Fig. 18

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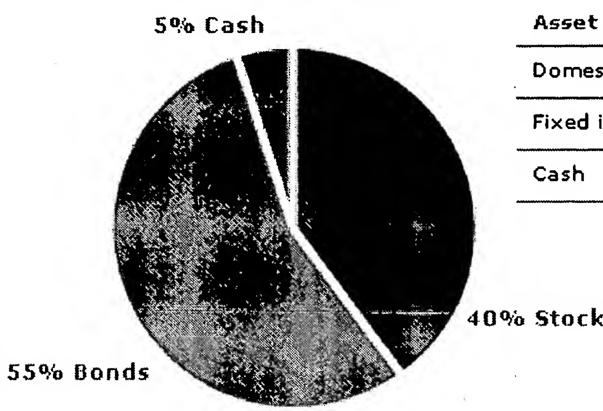
Withdraw Cash

Your Current Asset Allocation by Asset Class

Here's how your current positions are allocated by asset class.
Current portfolio value $10,006.73



Asset class	Symbol	Current %	Current $
Domestic Large Cap	VTI	21.91%	$436.64
Fixed income	AGG	5.18%	$103.27
Cash		3.70%	$1,452.72

Withdraw Cash

To withdraw cash simply enter the amount you'd like to withdraw and click "Recommended Transactions". If you would like to liquidate your account, click "Liquidate Assets". A new asset allocation will be generated showing the recommended transactions for cash withdrawal.

$ [ ] Recommended Transactions | Liquidate Assets

Fig. 19

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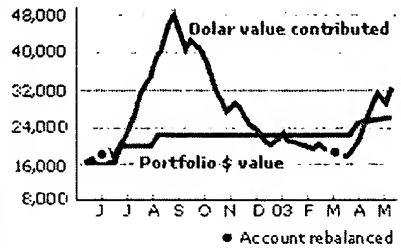
Your Portfolio Performance

This chart shows the value of your Amerivest portfolio and related information. Select the time horizon and comparison options you wish to view. Please take time to review how these values are calculated.



Time Horizon:

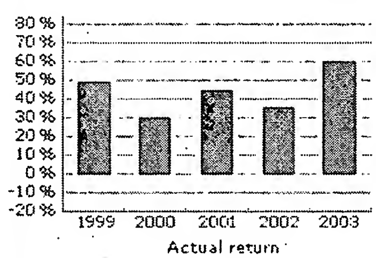
Since Inception

Redraw Chart

How Values are Calculated

Target Value is an educated guess at how well your portfolio may perform based on the historical performance of asset classes similar to those in your portfolio and forward looking estimates of economic factors. The actual performance of your investment will vary because of many factors and your investment may lose value. Portfolio Dollar Value is based on the value of your Amerivest holdings, but does not include dividends, interest or expenses. Dollar Value Contributed represents your initial Amerivest investment amount and money added or removed via the Amerivest Add Money and Rebalance pages. Performance for the Conservative, Moderate, Balanced, Growth or Aggressive Portfolio shows the approximate value of a hypothetical portfolio invested with the same amount of money in the Amerivest-recommended ETFs for that strategy and does not include dividends, interest or expenses. None of the values shown above reflect the impact of taxes. Please review important information for further details.

Here is the rate of return for your Amerivest portfolio and several comparison rates of return. Select the time horizon and comparison options you wish to view. Please take time to review how these rates of return are calculated.



Time Horizon:

Since Inception

Redraw Chart

How Rates of Return are Calculated

Target ROR is an educated guess at how well a hypothetical portfolio made up of asset classes similar to those in your portfolio may perform. Target ROR assumes that distributions (such as dividends and interest) are accumulated and reinvested at time of rebalance. Your actual ROR will vary because of many factors and your investment may lose value. Actual ROR is based on the change in value of your Amerivest holdings. Actual ROR does not include dividends, interest or expenses. S&P 500 ROR is based on the S&P 500 index and does not include dividends, interest or expenses. The comparison rates of return for Conservative, Moderate, Balanced, Growth or Aggressive Portfolios are based on a hypothetical investment in the Amerivest-recommended ETFs for that strategy and do not include dividends, interest or expenses. None of the rates of return shown above reflect the impact of taxes. Please review important information for further details.

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Fig. 20
